

Custody Account Agreement

Terms and Conditions

Thank you for choosing BMO Bank N.A. (referred to here as "BMO," "us," or "we"). These Terms and Conditions explain how your Account operates and informs you about our rules, procedures and policies that govern your Account.

You agree to these Terms and Conditions, which along with your Custody Account Agreement Form ("Custody Form"), constitute your Custody Account Agreement ("Agreement"). If you have any questions about the Agreement or your Account, please contact your Account representative.

Capitalized Terms not defined in these Terms and Conditions have the definition given them in the Custody Form. The terms "client," and "you" as used in the Agreement mean the individual or entity identified as the Client in the Custody Form. In the event of a conflict between the terms of the Custody Form and these Terms and Conditions, the Custody Form will govern. The section headings and Table of Contents below are for convenience of reference only. They do not affect the construction or interpretation of the Agreement.

If you have any questions about the Agreement or your Account, please contact your Account representative

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Our Services

1. Services

A. The Custody Form and the fee schedule applicable to your account describe the services we will perform for your Account ("Services"). Except as limited by the Agreement, as part of the Services we will:

- Assign a Client Strategy Team to your Account.
- Hold in safekeeping the assets that may, from time to time, be delivered to the Account.
- Collect the income and cash proceeds and distributions from the assets in the Account and invest them as Client has directed in this Agreement until further written direction from Client.
- Administer your Account, such as facilitating cash and securities movement; and performing other administrative tasks.
- Furnish periodic Account statements ("Statements").
- Facilitate your participation in certain class action and fair fund settlements.

B. We will execute and/or carry out transactions in the Account, including distributions from the Account, only upon receipt of directions from you. We shall have no duty or obligation to determine the investment policy or asset allocation for the Account or to determine whether any such policy or allocation determined by others is appropriate for the Account, to review the assets from time to time comprising the Account or any other assets held by you, to make recommendations with respect to the investment, reinvestment or retention thereof, nor with respect to the voting of proxies thereon, nor to determine whether any instruction or direction from any investment manager is proper within the terms of this Agreement. We are specifically authorized, in our sole discretion, to sell or buy fractions of shares to equal whole share or eliminate fractional shares and, upon sale or transfer of a security held in the Account, to sell shares and fractions of shares, including for shares which are purchased pursuant to a dividend reinvestment program. Payment will be made for assets that you have purchased in the Account only upon receipt of such assets in good delivery form. Assets that you have sold in the Account will only be delivered upon payment of sale proceeds. Orders for the purchase and sale of assets shall be placed for the Account at your sole risk. We will surrender all assets called for payment or redemption and exchange assets held in the Account for other assets where such exchange results from reorganizations, mergers, change of par value, or exchange of temporary for definitive certificates.

C. Our Services will not include tax or legal advice. You should consult your own professional advisers for those services. We have no responsibility to pay any taxes or file any tax information, reports, returns or other filings of any kind for the Account except as required by law. You agree to provide us with all information we may need to perform any withholding or tax reporting that is required by law. We will provide you with an annual statement for tax reporting purposes. This statement will summarize account income, including

realized gains and losses. We are entitled to rely on information you provide to prepare the annual statement for tax reporting purposes. This statement and any communications in connection with your Account are not intended as tax advice and cannot be used to avoid tax penalties or promote, market, or recommend any matter contained or discussed in the communication to another person.

D. You are hiring us to provide the Services. We are responsible only for the duties applicable to us in the Agreement. There are no implied duties in this Agreement, and we have no duties with respect to assets other than the assets held for the Account. We have no duty to take any action other than the actions required by the Agreement.

E. We are only responsible for the Account assets that are delivered to us in good deliverable form. We may reject assets that are not acceptable to us. We will safekeep Account assets, receive the income and dividends attributable to the Account assets, and hold, invest, disburse of the Account assets, their income or their proceeds, in accordance with the Agreement.

2. Proprietary Funds; Proprietary Products; Proprietary Money Funds; Uninvested Cash

A. Unless prohibited by law or the terms of the Custody Form, your Account may hold Proprietary Products and Proprietary Funds. BMO and its affiliates will receive more overall compensation when Proprietary Products and Proprietary Funds are used. This overall compensation may include administrative and transfer agent fees. This compensation is in addition to our custodial fees.

B. Proprietary Money Funds and any other money market mutual fund may be used for cash management services. These funds may fall below \$1.00 per share even though the funds are designed to preserve the value of your investment at \$1.00 per share. The purchase of Proprietary Money Funds involves conflicts of interest. BMO and its affiliates will receive more overall compensation when Proprietary Money Funds are used. Further, BMO or its affiliates may receive compensation directly or indirectly from certain money market mutual funds, the advisors for those funds, or the distributors for marketing, recordkeeping and other shareholder services relating to the fund. Our fees for your Account will not be reduced by the marketing, recordkeeping, and other shareholder services fees we receive from any money market mutual fund. We may hold uninvested cash in your Account for a reasonable period of time under the circumstances. We are not liable to pay interest on any uninvested cash.

C. BMO or its affiliates may act as investment adviser, subadviser, or provide similar services to Proprietary Products, Proprietary Funds, and Proprietary Money Funds. BMO or its affiliates will receive compensation for these services. BMO or its affiliates may own equity interests in certain organizations that act as the sponsor of or provide services to Proprietary Products, Proprietary Funds, and Proprietary Money Funds. You agree to waive all direct or indirect conflicts of interest from your investments of Proprietary Products, Proprietary Funds, or Proprietary Money Funds in your Account.

3. Methods of Holding Securities

We will hold the securities in your Account as we determine is appropriate in bearer form, in your name on an uncertificated basis with the issuer or its agent, in street name, in nominee name, or in book entry at a Federal Reserve Bank or any recognized securities depository.

4. Broker Selection

We reserve the right to decline any broker, dealer or similar agent for the Account that you or an investment manager may designate. We are not responsible for actions or inactions of any broker whom you or an investment manager designated.

5. Service Providers

If reasonably necessary to provide the Services or specific services you request, we may engage consultants, counsel, accountants, agents, and other third parties (each, a "Service Provider") including, subject to applicable law, our affiliates. We may delegate the authorizations you provide us to Service Providers as we deem necessary or desirable to provide the Services. You are responsible for paying the reasonable charges and fees of Service Providers (such as fees and expenses relating to background checks, legal reviews, registrations, travel, and financial services). The terms of this Agreement apply to and benefit any Service Providers as those provisions would have applied to us. Service Providers are beneficiaries of the Agreement. All references to "BMO" within the Agreement also include, where applicable, our agents, such as the Service Providers. You agree that we are entitled to rely upon the advice or information received from Service Providers.

6. Statements and Trade Confirmations

A. We will provide you with periodic Statements which may be in a consolidated format. These Statements will show Account transactions, assets, and expenses such as the payment of fees to us. We will also provide an annual summary for income tax purposes. We are not responsible for providing your Statements or annual summaries to any person other than you, including any person holding a beneficial interest in you or your Account. Unless required by law, we are not responsible for providing your Statements to any auditor or court or government agency and we will not provide additional information in the Statements that you may be required to provide under state law or court order. The statement and any communications about your Account are not intended as tax advice.

B. We rely on external vendors to provide valuation of assets in your Account. While we believe the information received from these vendors is reliable, we do not guarantee any valuation data for accuracy or realizable value.

C. Statements will be delivered (i) in electronic form via your online access to your Account ("BMO Investment Online"), (ii) in paper form, or (iii) in paper form and electronically through BMO Investment Online.

D. We will deliver periodic statements that include trade activity to you or your designee at no extra charge to you unless you direct us otherwise in writing.

7. Proxy Voting; Delegation of Authority; Class Actions and Fair Fund Settlements

A. By signing the Agreement, you are delegating to us the authority to act as your attorney-in-fact and agent in connection with your Account. You are authorizing us to sign as your attorney-in-fact without disclosure of your identity and to guarantee such signature as your signature. We may deliver in your name any assignments, stock or bond powers, or any other documents or instruments which we consider necessary and proper for any authorized sale, transfer, assignment or other disposition of transferable securities or obligations held for your Account or to collect and receive for your Account any drafts, claims or other payments due. You agree that we may sign and deliver these instruments for you as your sole act and in your name alone or as your attorney-in-fact.

B. Your delegation of authority to us includes the authority to facilitate your participation in certain class action recovery cases and fair fund settlements established in SEC administrative proceedings or U.S. District Court proceedings pursuant to Section 308(a) of the Sarbanes-Oxley Act of 2002. We will facilitate your participation in class action and fair fund settlements for your Account if we held custody of the security at the time the claim arose (and in the case of fair fund settlements, if your Account is still open at the time of recovery). If your Account is still open at the time of a class action or fair fund settlement, we will file a proof of claim on your behalf, collect any recovery from the administrator, and distribute your recovery to you. If your Account is closed at the time of the class action recovery but was open at the time the claim arose, we will file a proof of claim on your behalf, collect any recovery from the administrator, and we will use reasonable efforts to forward any class action recovery to your new custodian. If your Account is closed at the time of the fair fund settlement recovery, we will not file, process, collect, or forward any recovery from the fair fund. Your class action or fair fund settlement recovery will be reduced by the class action fees detailed in the fee schedule applicable to your Account.

8. Service to Other Clients; Conflicts of Interest

A. We provide custodial services to various clients. Our actions with respect to other client accounts may differ from the actions taken with respect to your Account. We are not obligated to give your Account treatment that is preferential or more favorable than that provided to other clients so long as our treatment of your Account is fair and equitable relative to all our client accounts and in accordance with applicable law.

B. Conflicts of interest may exist between you, BMO, and its affiliates. For example, (i) we may refer to you our affiliates as permitted by the Privacy Notice, and (ii) our affiliates may be involved in providing resources or services that are necessary for carrying out the Agreement, such as business management, administrative support, and services as a broker or custodian. We and our affiliates may benefit through the compensation, shared revenues, referral incentives, and other direct and indirect compensation arising out of referrals and providing services to you. You agree that these possible conflicts will not limit or prevent providing services to you.

9. Liability; Risk

A. We use valuation and other information from a wide variety of public and private sources for preparing your Statements. We do not warrant or guarantee the accuracy of the valuations or information we utilize. We do not warrant or guarantee the accuracy of any Statement or report, and we are not liable for any mistakes contained in any Statement or report we provide. We are not liable for any loss that arises from any mistakes or inaccuracies in information that we rely in good faith.

B. Investments in your Account are subject to risks, including the possible loss of principal. We are not liable or accountable for any mistakes of valuation, fact, law, or investment losses; for any error of judgment by us or our affiliates; or for any resulting loss or damage suffered by you. We do not guarantee performance of any investment in your Account, the return of your principal, or the receipt of any capital gain or investment profit.

C. We are not liable for any loss due to forces beyond our reasonable control, including delays, errors, or interruptions in Service caused by natural disaster, weather, strikes, work stoppages, acts of war or terrorism, court order, failure or fluctuation in electrical power or availability of systems, pandemics or endemics, or any other event of force majeure.

D. We have no responsibility or liability with respect to your assets other than the assets in your Account. We have no implied duties under the Agreement. We have no duty to see to the application of the Account assets delivered to you or at your direction. We have no duty to take any action not specified in the Agreement. Except as provided in this Agreement, we have no obligation to commence, appear in, or defend any legal action pertaining to assets held or to be held in your Account.

E. We have no responsibility to verify the accuracy of any carrying or cost basis value information you provide. We have no responsibility to collect property to be transferred to the Account or enforce collections of any income, dividends, or other distributions on behalf of the Account. Any distributions we receive will be added to the Account.

F. Except as required by applicable law, we are not responsible for, and you will reimburse us for indemnify us for, and hold us harmless from, any loss incurred by reason of any act, omission to act, or direction by you, any broker, your Representative, Service Provider, or any third-party providing services, information, or valuations with respect to your Account.

G. We will be liable only for our gross negligence or willful misconduct. In no event will we be liable for consequential, indirect, incidental, punitive, exemplary, or special damages or other damages not measured by the actual damages that are incurred by you, even if we have been advised of the possibility of such damages. The Agreement does not relieve us from any responsibility or liability we may have under federal or state securities laws, or responsibility or liability resulting from our gross negligence or willful misconduct in providing the Services.

H. You will indemnify us and hold us harmless against all claims, losses, liabilities, damages, and expenses, including reasonable attorneys' fees, relating to the Agreement, the performance of our duties under the Agreement, or the performance of the Services, including any claims, losses, liabilities, damages, and expenses resulting from (i) any representations and warranties made by you in the Agreement or in any documentation provided to us by you that is either incorrect or incomplete, (ii) any direction given by you to purchase, retain, or sell any asset for your Account, (iii) any direction given by you to use a particular broker, or (iv) any participation by us in any breach of fiduciary duty by you. You will pay the costs and expenses of enforcing this right of indemnification.

I. Except as required by law, any claim you have against BMO or its affiliates is barred unless you commence an arbitration proceeding to assert the claim within six months after we deliver to you the Statement that discloses the basis for the claim. A Statement discloses the basis of a claim if it provides sufficient information to you so that you knew of the potential claim or reasonably should have inquired into the existence of the claim.

J. The limitations and protections set forth in this Section 9 pertaining to our liability will apply to any action or omission by our affiliates.

K. The provisions of this Section 9 will survive the termination of the Agreement.

Your Responsibilities

10. Client Information; Confidentiality

A. You will provide, or cause your custodian, bank, administrator, attorney, trustee, present or former investment consultant, actuary, consultants, investment managers, agents, or other third parties who you have identified to us orally, electronically, or in writing, to represent you (collectively, "Representatives" or individually a "Representative") to provide, all reasonably necessary information for us to provide the Services as we may request from time to time. This information includes cost basis of assets transferred to the Account and other pertinent information.

B. As soon as is reasonably possible, you or your Representatives will inform us of any change to information you have previously provided us, or changes in circumstances affecting your needs.

C. You agree to provide true, accurate, current, and complete information about you so that we may provide the Services. You agree that you will not misrepresent your identity and that your information will be accurate and complete. You agree to keep your information, including authentication credentials, up to date and accurate.

D. You will notify us in writing immediately upon any change of your address, including any other persons or entities listed as "Client" on your Account.

E. We will rely on the information provided by you or your Representative. We are not required to verify any information

received from you or your Representative. We are not liable for the accuracy and completeness of information received from, or representation made by, you or your Representative.

F. The terms of the Agreement and all information furnished by a party to another party pursuant to the Agreement will be treated as confidential information and will not be disclosed to any third party, except: (i) third parties, including brokers, Service Providers and our affiliates, that assist us in providing Services, (ii) as specified in the Agreement, (iii) with the consent of the party providing the confidential information, (iv) if disclosure is required by law or any regulatory authority, or (v) as permitted by our Privacy Notice, which is incorporated into the Agreement.

G. Our interactions with the third-party institutions for which you have provided authentication credentials are subject to the third-party institutions' privacy policies. We are not responsible for any third-party institution's use of your information.

11. Client Representations, Warranties, Obligations, and Agreements

A. You make the following representations and warranties:

1. You are the legal owner of all assets in your Account, or you are authorized to enter into the Agreement on behalf of and bind the legal owner of the assets in your Account. The Agreement has been duly authorized, executed, and delivered by you or a Representative and is your legal, valid, and binding agreement, enforceable against you in accordance with its terms.

a. **If you are an individual:** You have full power and authority to make this Agreement and take all actions provided for in this Agreement. Your death will not release your estate from liability for the obligations and expenses incurred with respect to your Account. In the event of your disability or incapacity, the Account will remain effective, and your legal representative may exercise your rights under this Agreement as authorized by law, including the right to terminate this Agreement. We will rely on any judicial determination of your incapacity or a judicial appointment of a guardian, conservator, or personal representative of your estate or agent under power of attorney for you. We have no duty to investigate or confirm your incapacity, and we are not liable for any action or inaction that you direct prior to actual notice of your incapacity as determined by a court. You agree that if we receive a written statement from a licensed physician indicating that you are unable to manage your financial affairs due to mental or physical incapacity, we may stop taking instructions from you while your competency is determined by judicial process.

b. **If you are a corporation, partnership or limited liability company:** (i) the person signing this Agreement is your duly authorized and acting representative ("Signor"), (ii) both you and the Signor have the power and authority to make this Agreement and to take all actions provided for in this Agreement, (iii) the terms of this Agreement do not violate any provision of any statute, governing instrument, court order or other document governing you, (iv) the statute, governing instrument, court order or other document granting you and the Signor your powers and authorities is in

full force and effect as of the date of this Agreement, and (v) you have furnished us complete and correct certified copies of all documentation evidencing your and the Signor's powers and authority, including, without limitation, corporate resolutions, partnership certifications or any other documentation we require. You will notify us in writing when there is any change to your or the Signor's powers and authorities and will annually provide us with documentation satisfactory to us showing the current status of your or the Signor's powers and authorities. We have no duty to verify or update any of your or the Signor's powers and authorities or to receive copies of any statute, governing instrument, court order or other documentation evidencing such powers and authorities. We will not advise any person as to any legal, regulatory, or other obligations such person may have regarding your Account and will not monitor any person's exercise of powers and duties.

c. **If you are a fiduciary acting on behalf of a trust, estate or custodianship ("Fiduciary"):** (i) Fiduciary is the duly appointed and acting fiduciary as indicated in this Agreement; (ii) Fiduciary has full power and authority to enter into this Agreement and to take all actions provided for in this Agreement; (iii) the terms of this Agreement do not violate any provision of any statute, governing instrument, court order or other document governing Client or Fiduciary; (iv) the statute, governing instrument, court order or other document granting Fiduciary's authority is in full force and effect; and (v) Fiduciary has furnished to us complete and correct certified copies of all documentation evidencing Fiduciary's authority we may require. Fiduciary will notify us in writing when there is any change to Fiduciary's authority and will annually provide us with documentation satisfactory to us showing the current status of Fiduciary's authority. We have no duty or obligation to verify or update Fiduciary's authority or to receive copies of any statute, governing instrument, court order or other documentation evidencing Fiduciary's authority. We will not advise any person, including the Fiduciary, as to any legal, regulatory, or other obligations that person may have regarding the Account and will not monitor that person's exercise of powers and duties. We will not be deemed a fiduciary with respect to the fiduciary entity. We will have no duties or liabilities with respect to the management of the fiduciary entity, other than as expressly set forth in the Agreement. We are not required to obtain or read the governing instruments that establish the fiduciary entity. We may rely on a trustee certification and all representations made by Fiduciary in establishing the Account and for all other purposes. For all purposes of this Agreement where the context or capacity indicates, reference to "you" or "Client" includes the Fiduciary.

d. You agree to comply with all applicable laws and regulations, including those relating to sanctions ("Sanctions"), anti-bribery, anti-money laundering, and the fight against terrorism, enacted or enforced by the United States of America, the European Union, Canada, or other relevant authority. You represent that you are not the target of Sanctions or owned or controlled by a person or entity that is the target of Sanctions ("Sanctions Target"), and that You do not appear on any Sanctions list, including but not limited to the United States Office of Foreign Assets Control's ("OFAC") list of

Specially Designated Nationals (“SDN”). You agree not to use your Account or related services to directly or indirectly engage in any activity or transaction that is illegal or that violates Sanctions or involves a Sanctions Target or sanctioned country or territory. You agree that we may delay or refuse to process transactions or restrict or freeze part or all of your Account if you directly or indirectly engage, or attempt to engage, in any transaction prohibited by Sanctions. You agree to notify us immediately if you become a Sanctions Target, a citizen, temporary or permanent resident, or incorporated under the laws of a sanctioned country or territory. You agree to hold us harmless from liability for any actions we take to comply with laws and regulations, including Sanctions.

2. Except as you have disclosed and listed on the Custody Form, there are no restrictions on the pledge, hypothecation, transfer, sale, or distribution of the assets in your Account.

3. All information that you provide to us either directly or through your Representative is true and accurate as of the time it is provided.

B. You agree that you will review each Statement received from us and notify us immediately of any discrepancies.

C. You agree to meet or consult with us as frequently as we deem necessary to provide the Services.

D. For wire transfers or ACH payments out of your Account, you may need to complete certain documents and authorizations prior to making your request. We may decline to honor any wire or ACH transfer instructions until we have received the required documents and authorizations.

E. If there is more than one client on your Account, each person signing as client has the authority and power to act under the Agreement on behalf of itself and on behalf of each other person included as a client. All clients are individually and jointly responsible under this Agreement.

F. If we believe there is a dispute over the control or ownership of the Account or the assets in the Account, we may suspend or terminate any actions under this Agreement until the dispute is resolved to our satisfaction. You agree that we will not be liable for suspending or terminating any actions in this circumstance. We may petition any court of competent jurisdiction for instructions or other relief at the expense of the Account to determine the control or ownership of the Account. We are not required to comply with any direction we believe may subject us to liability or expense, or to commence or defend any action in the event of such dispute.

12. Fees and Expenses

A. Our fees for Services are listed in the fee schedule then in effect for your Account and you agree to pay those fees as provided in this Agreement. We may revise this fee schedule without your consent from time to time. We will provide you notice of any change in the fee schedule. We are also entitled to receive our reasonable expenses, including attorney's fees and expenses, incurred in connection with this Account.

B. You are responsible for overdraft and other related fees and any fees, expenses, or commissions payable to any investment advisor

or broker. These types of fees, expenses, or commissions are in addition to the fees payable to us under the Agreement and will be charged to your Account.

C. Fees are billed in arrears. Our fees and expenses and all other fees charged to your Account will be deducted from the assets in your Account. The fees and expenses paid will be shown on the Statements provided to you. Alternatively, and if approved by us, we will send you invoices for fees and expenses. You agree to pay all undisputed invoices within thirty days of receipt.

13. Online Access; Communications

A. You may access Account information through the Internet website operated by us and our affiliates (the “Website”) and through other third-party websites in connection with the Services (each, a “Third Party Website”), if available. Access to specific services on the Website and Third-Party Websites may be impaired, delayed, or unavailable due to changes in the services offered, system maintenance, overall system use, Internet traffic, or other interruptions beyond the control of us, our affiliates, or the third party that makes available the Third-Party Website.

B. We and our affiliates use commercially reasonable efforts to provide accurate and up-to-date information on the Website but make no warranties with respect to such information. Your use of or access to the Website (or other online services offered by us or our affiliates) constitutes your acceptance and agreement to the applicable terms and conditions of the Website or other online service, as amended. Your use of or access to Third Party Websites (or other online services provided by third parties) constitutes your agreement to the applicable terms and conditions, as amended.

C. You are responsible for all permitted transactions you make through online services on the Website and on Third Party Websites, including permitted transactions made by your Representatives and any persons to whom you have given your password, username, SECURID login, or other access codes (collectively, your “Security Codes”). BMO and its affiliates have no ability to restrict or monitor access to the Website or to any Third-Party Websites by persons using your Security Codes. If you believe that your Security Codes have been lost or stolen, or that someone may attempt to use your Security Codes without your consent, you agree to notify us immediately. We have no liability for any losses or errors arising out of you providing your Security Codes to any third party.

D. Certain methods of transmitting information are not secure and may be intercepted. You should not use any form of communication that is not secure to send confidential information to us. We have no liability for any losses or errors if you communicate with us or transmit any confidential information to us through any unsecured transmission. If you choose to communicate with us through a system that is not secure or by sending unencrypted or unsecured emails, facsimiles, or cable communications, chat in video conferencing platforms, we may then respond to you using the same communication method without any liability for so doing, even if such unencrypted or unsecured communications contain confidential information.

E. BMO may rely on any instruction given by you or a Representative, whether given orally, electronically, or in writing, without confirming that the instruction came from or was authorized by you. We require that certain instructions from you be in writing, such as instructions to close the Account or transfer substantially all assets in the Account.

F. You consent to our recording of telephone conversations with you to ensure accurate execution.

G. Any trade instruction or other time-sensitive information communicated to us by you or your Representative other than through direct oral communication with the appropriate Client Strategy Team member (for example, trade instructions left on voice mail or sent by email or facsimile) may not be executed in a timely manner. BMO is not liable for delays in trade execution when instruction is delivered in a manner other than through direct oral communication with the appropriate Client Strategy Team member. You agree to indemnify and hold us harmless for following any instructions received from you or your Representative.

H. We may contact you at any email address, telephone number, and address you provide in connection with the Agreement or that you provided in connection with any particular transaction in your Account. If you provide a wireless, cellular, or mobile phone number or email address, you authorize us to contact you via text message, automatic dialing system, or artificial or prerecorded voice message system.

I. We may contact you to discuss or obtain information about missed or late payments or other amounts you may owe BMO.

14. Pledge of Assets and Waiver of Conflicts

A. You may pledge some or all the assets held in your Account as collateral for loans. If BMO or its affiliate is the lender, you agree to waive all conflicts of interest that may arise from such loans. The Agreement does not (i) amend, modify, or otherwise affect the terms and conditions of any loan, credit, or other document ("loan document") between you and BMO or its affiliates, or (ii) impose a fiduciary duty of any sort on BMO or its affiliates with respect to any loan document. If there is any inconsistency between this Agreement and the terms of any loan document with BMO or its affiliates, the terms of the loan document will control. The Agreement does not affect the right of BMO or its affiliate to exercise its remedies regarding your Account (such as foreclosing on your Account) as provided in the loan document.

B. If you have pledged the assets held in your Account to a lender (which may include BMO or its affiliate), you authorize and direct us to follow any order of the lender directing sale or transfer of the assets in your Account, and remitting the proceeds to the lender, without your consent or notice. You agree to hold us harmless against all claims, liabilities, and expenses we incur because we complied with orders from the lender. You understand that if the lender is BMO or its affiliate, we may take action to protect our interests as lender which could be contrary to your interests and investment objectives.

15. Compliance with Securities Rules

You will notify us if any securities held for your Account are subject to Rules 133, 144 or 145 of the Securities Act of 1933. You will comply with the provisions of these rules in the sale of securities subject to these rules. You agree to indemnify us for any losses due to any sale made in violation of these rules.

16. Overdrafts Prohibited; Security Interest Granted

Overdrafts in your Account are not permitted. If they occur, we may, at our discretion, advance funds to your Account and charge your Account additional fees for the amounts advanced for the length of time the overdraft exists. The fees will be charged at BMO's then prime rate of interest. Neither the Agreement nor any course of dealings between you and BMO constitutes a commitment or an obligation for us to advance funds or otherwise extend credit to you. You grant us a security interest in your Account at the time of overdraft to secure the repayment of any funds advanced to your Account and any overdraft fee.

Other Provisions

17. Duration; Termination

A. The Agreement is effective from the Effective Date until terminated by the mutual written consent of the parties or by one party providing the other party thirty days written notice. During the period between delivery of the termination notice and termination of the Agreement, we will continue to provide Services and you will pay all fees and expenses incurred.

B. We may terminate the Agreement immediately upon notice to you (i) in the event of material breach of the Agreement by you or your Representative, or (ii) if continuing to act under the Agreement would violate any applicable law or regulation.

C. Termination of the Agreement will not affect: (i) the validity of any action we took before termination of the Agreement; (ii) liabilities or obligations of the parties from actions initiated before termination of the Agreement; or (iii) your obligation to pay fees (pro-rated through the date of termination) and any other fees set forth in the Custody Form. As provided in Section 12, fees will be billed in arrears. Fees paid in advance will be pro-rated to the date of termination, and any unearned portion will be refunded promptly to you or credited against amounts due to us. We may retain cash or other assets in your Account as necessary to complete any pending transactions and satisfy any Account obligations, including our fees.

D. You may provide instructions to us that direct the disposition of your assets upon termination of the Account. We will promptly implement such instructions to the extent the instructions do not violate the terms of the Agreement. If you do not provide us instructions prior to the termination date, you agree that we will liquidate the assets in your Account without liability to us. This liquidation may result in costs and expenses to you. We will then issue a check to you at the most recent address we have for you in our records.

E. Upon termination, your Account will be charged a distribution charge as set forth in the fee schedule for trust terminations and

account closings. If you have requested and we have agreed to invoice your Account for fees and expenses pursuant to Section 12.C, all fees and expenses through the date of termination will be deducted directly from your Account prior to final distribution rather than invoiced.

F. Withdrawals from any investment are subject to the terms of the governing documents of that investment. Furthermore, withdrawals from and dispositions of interests in any investment may be subject to additional constraints on liquidity, such as the lack of a ready market or purchaser.

18. Assignment

A. If we merge or consolidate with or sell our custody business to any other person, then that person will become successor custodian under the Agreement.

B. Other than in connection with a merger or consolidation as provided above, this Agreement may be assigned by a party only with the consent of the other party. Your consent to the assignment of the Agreement may be implied if we send you a notice of the proposed assignment and you do not respond or fail to object within thirty days or such longer period stated in the notice of proposed assignment.

19. Arbitration

A. The parties to the Agreement agree to settle by binding arbitration any dispute between them and any of their representatives, officers, employees, directors, agents, or affiliates that in any way relates to the Agreement, the Services, or the relationship between the parties, whether based on contract, tort, statute, fraud, misrepresentation, or other legal theories. The arbitration hearing will take place within the federal judicial district where the address associated with your Account as identified in our records at the time the arbitration is commenced is located or at some other location that the parties agree is convenient. The arbitration will be conducted by the American Arbitration Association under the Commercial Arbitration rules then in effect. The arbitration panel may award direct and compensatory damages only and may not award punitive, exemplary, special, consequential, or indirect damages. The prevailing party will be entitled to recover costs, fees (including reasonable attorney's fees), and taxes paid or incurred in obtaining the award. Any award entered by the arbitration panel will be final and binding, and judgment on the award may be entered in any court with jurisdiction. Any costs, fees, or taxes involved in enforcing the award will be fully assessed against and paid by the party resisting enforcement of the award. The agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under federal or state law.

B. THE PARTIES HEREBY WAIVE ANY CONSTITUTIONAL AND STATUTORY RIGHTS TO SUE IN COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR JURY. The parties instead elect for all claims to be resolved by arbitration. There is no judge or jury in arbitration, and court review of an arbitration award is subject to very limited review. **THE PARTIES AGREE THAT THEY MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT ON A CLASS, REPRESENTATIVE, OR COLLECTIVE BASIS, AND THE PARTIES WAIVE ALL RIGHTS TO HAVE ANY CLAIM BE BROUGHT,**

HEARD, ADMINISTERED, RESOLVED, OR ARBITRATED ON A CLASS, COLLECTIVE, REPRESENTATIVE, OR MASS ACTION BASIS. ONLY INDIVIDUAL RELIEF IS AVAILABLE.

C. The parties may not arbitrate claims that would be barred by the statute of limitations if the claims were brought in court. If the claims to be arbitrated would have been barred by the statute of limitations or other time bar at the time the demand for arbitration is made, any party to the Agreement may assert the limitations as a bar to the arbitration by applying to a court of competent jurisdiction. Any issues relating to the application of a statute of limitations or other time bar may be referred to a court of competent jurisdiction. The failure to assert such bar by application to a court will not preclude its assertion before the arbitration panel.

D. Regardless of the manner in which the arbitration is conducted, the arbitrator(s) will issue a reasoned written award and statement of decision describing the essential findings and conclusions on which the award is based.

E. YOU CAN CHOOSE NOT TO AGREE TO THIS ARBITRATION PROVISION ("OPT OUT") WITHIN SIXTY DAYS AFTER THE DATE YOU FIRST BECOME SUBJECT TO THIS ARBITRATION PROVISION. For new Accounts, the date you first became subject to this arbitration provision is the date we opened your Account. For existing Accounts, the date you first became subject to this arbitration provision is the effective date of these Terms and Conditions, which is September 1, 2024. To opt out, you must send a written opt out notice form stating that you do not agree to this arbitration provision, and it must be postmarked or received no later than sixty days after the date that we open your Account (for new accountholders) or on or before October 31, 2024 (for existing accountholders). The opt out notice must include your name, address, and Account number(s) to which the opt out applies. You must sign the written opt out notice for it to be effective. **TO OBTAIN THE OPT OUT NOTICE FORM, PLEASE CONTACT YOUR CLIENT STRATEGY TEAM.**

If you opt out of this arbitration provision, all other parts of this Agreement will continue to apply to your Account. Opting out of this arbitration provision has no effect on any previous, other, or future arbitration agreements that you may have with us.

F. In the event you opt out of the arbitration provision or if the American Arbitration Association refuses to hear the matter, the parties agree that the exclusive courts of jurisdiction for any matter in connection with this Agreement are Illinois state courts and the United States District Court for the Northern District of Illinois.

20. Instructions; Notices

A. All notices given under the Agreement will be effective immediately if delivered personally or if sent by confirmed facsimile or electronic transmission and will be deemed effective three business days after mailing first class with postage prepaid or one business day after deposit for delivery by an overnight delivery service, so long as it is properly addressed to the party to receive the notice at the last address provided by the party. We are not required to confirm that any instruction from you or a Representative was authorized by you. We will only act on an original written direction

from you to close your Account or to transfer substantially all the assets of your Account.

B. You will give us written notice of the name and title of each person who is authorized to act on your behalf under the Agreement. Your authorization may be changed only through written notice to us from you. Both the original written notice and the written notice of changes must be in a form acceptable to us.

C. Addresses for notice are provided on the signature pages to the Custody Form. Changes to the addresses for notice may be made by any party by written notice to all other parties.

21. Miscellaneous

A. The Agreement sets forth the entire agreement between you and BMO. The Agreement supersedes all prior or contemporaneous written or oral negotiations, correspondence, agreements, and understandings (including all preexisting custodial agreements, which are hereby cancelled) in connection the Services. Any agreements you have with our affiliates for separate services will not affect the rights, duties, and responsibilities of BMO and you under the Agreement.

B. We may amend the Agreement, including the Terms and Conditions, without your prior consent. We will promptly notify you of any amendment. If you object to the amendment, you may exercise your right to terminate the Agreement.

C. The provisions of the Agreement are severable. If any portion of the Agreement is held unenforceable in whole or in part in any jurisdiction, the unenforceability will affect only that portion in that jurisdiction. The unenforceability will not affect that portion in any other jurisdiction, or any other portion of the Agreement in any jurisdiction.

D. The waiver by any party of another party's breach of the Agreement will not operate or be construed as a waiver of any subsequent breach.

E. The Agreement may be executed in any number of counterparts, each of which will be deemed an original, but all of which together will constitute one instrument. The Agreement may be in the form of an electronic record and may be executed using electronic signatures (including manually executed paper documents that are sent via facsimile, PDF, or other electronic means). These shall be considered an original and have the same legal effect, validity, and enforceability as an original paper record.

F. We are an independent contractor and not your employee. This Agreement does not create any employment, partnership, joint venture, or other relationship between you and BMO.

G. Regardless of your country and state or province of residence, the Agreement and the relationship between you and BMO is governed by and construed in accordance with U.S. federal law and Illinois state law, excluding Illinois' choice-of-law principles. All claims relating to the Agreement are governed by U.S. federal law and Illinois state law, excluding Illinois' choice-of-law principles. Nothing in the Agreement will be construed as inconsistent with any rule,

regulation, or order of the Department of Labor or the Securities and Exchange Commission.

H. If there is more than one "Client" on your Account, the Agreement is equally applicable to all Clients. You and any other Clients on your Account are jointly and severally liable for all Account obligations and expenses. Any notice or other communication sent to your address of record is presumed to have been sent to all persons who are Clients under the Agreement.

22. Privacy Notice; Public Disclosures for Certified Financial Planners

A. If you are a consumer, we will use and maintain your personal and financial information in accordance with our Privacy Notice. You acknowledge (i) your receipt, review, and understanding of the Privacy Notice; (ii) that your execution of the Agreement constitutes your agreement to the Privacy Notice, including any amendments to the Privacy Notice; (iii) that the Privacy Notice is available on our website; and (iv) that upon request, we will provide you the Privacy Notice, without charge. We are not responsible for the use of your personal and financial information by third parties, including investment managers and brokers, if any, that you authorize to have access to your Account or your personal and financial information.

B. If you are a consumer and a California resident and you want to learn more about the personal information BMO and its affiliates collect, how it is used and stored, and what rights you may have under the California Consumer Privacy Act, you can review our policy at <https://www.bmo.com/ccapolicy>.

C. Certain of our employees that assist with your Account may be Certified Financial Planners. The Certified Financial Planner certification is administered by the Certified Financial Planner Board of Standards, Inc., the professional body for personal financial planners in the U.S. Additional information regarding the CFP® certification, as well as public discipline and bankruptcy information for persons holding the CFP® certification, if any, can be found at www.CFP.net/search. For more detail regarding bankruptcy information, please visit the U.S. Court's Public Access to Court Electronic Records (PACER) website, which can be found at https://pacer.login.uscourts.gov/cgi-bin/login.pl?court_id=00pcl. Please note that you will be required to register and pay a nominal fee to view any information on the PACER website.

23. Identification

To help the government fight the funding of terrorism and money laundering, federal law requires financial institutions to obtain, verify, and record information that identifies each client, the beneficial owners of each client, and any attorney-in-fact or legal representative for a client. You will be required to provide identification information (including information for all related entities executing the Agreement), including address, date of birth, and other information. You may also be asked to provide a driver's license or other identifying documents. For legal entities, you must identify controlling parties and beneficial owners, and provide certain other information. From time to time, you will be required to provide updated identification information.

Special Provisions Applicable to Former Bank of the West Clients

Pursuant to Section 13 of the Terms and Conditions of the Self-Directed Custody Account Agreement-Exhibit A to your Self-Directed Custody Account Agreement ("Prior Terms"), these Terms and Conditions will replace the Prior Terms on September 1, 2024.

As used in these Terms and Conditions, the term "Custody Form" includes the Bank of the West Self-Directed Custody Account Agreement that governs your Account.

"Proprietary Funds" are mutual funds for which BMO or its affiliates or subsidiaries serve as investment adviser or subadviser or provide similar investment services.

"Proprietary Products" are proprietary products other than Proprietary Funds that are offered or sponsored by BMO or its affiliates, or for which BMO or its affiliates receive compensation. Proprietary Products include structured notes that are issued and distributed by BMO or its affiliates, and equity offerings that may be distributed by BMO or its affiliates.

"Proprietary Money Funds" are money market mutual funds for which BMO or its affiliates serve as investment adviser or subadviser or provide similar investment services and for which BMO or its affiliates may be paid compensation.



"BMO Wealth Management" is a brand name that refers to BMO Bank N.A. and certain of its affiliates that provide certain investment, investment advisory, trust, banking, and securities products and services.